

United States Bankruptcy Court DISTRICT OF SOUTH CAROLINA		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Seppala, Brian J.	Name of Joint Debtor (Spouse)(Last, First, Middle): Seppala, Amy Robinson	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): NONE	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): NONE	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6985	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4490	
Street Address of Debtor (No. & Street, City, and State): 135 W. McElhaney Road Taylors SC	ZIP CODE 29687	Street Address of Joint Debtor (No. & Street, City, and State): 135 W. McElhaney Road Taylors SC
County of Residence or of the Principal Place of Business: Greenville	ZIP CODE 29687	County of Residence or of the Principal Place of Business: Greenville
Mailing Address of Debtor (if different from street address): SAME	ZIP CODE	Mailing Address of Joint Debtor (if different from street address): SAME
Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE		ZIP CODE

Type of Debtor (Form of organization) (Check one box.)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i>	<input type="checkbox"/> Health Care Business	<input type="checkbox"/> Chapter 7
<input type="checkbox"/> Corporation (includes LLC and LLP)	<input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)	<input type="checkbox"/> Chapter 9
<input type="checkbox"/> Partnership	<input type="checkbox"/> Railroad	<input checked="" type="checkbox"/> Chapter 11
<input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below _____	<input type="checkbox"/> Stockbroker	<input type="checkbox"/> Chapter 12
	<input type="checkbox"/> Commodity Broker	<input type="checkbox"/> Chapter 13
	<input type="checkbox"/> Clearing Bank	
	<input type="checkbox"/> Other	
	Tax-Exempt Entity (Check box, if applicable.)	Nature of Debts (Check one box)
	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose"
		<input type="checkbox"/> Debts are primarily business debts.
		Chapter 11 Debtors:
		Check one box:
		<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D).
		<input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
		Check if:
		<input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
		Check all applicable boxes:
		<input type="checkbox"/> A plan is being filed with this petition
		<input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Filing Fee (Check one box)		
<input checked="" type="checkbox"/> Full Filing Fee attached		
<input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		

Statistical/Administrative Information	THIS SPACE IS FOR COURT USE ONLY
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.	
<input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	
Estimated Number of Creditors	
<input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000	
Estimated Assets	
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities	
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Brian J. Seppala and Amy Robinson Seppala	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). X <u>/s/ R. Geoffrey Levy</u> 12/31/2009 <small>Signature of Attorney for Debtor(s) Date</small>		
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<p>Voluntary Petition <i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Brian J. Seppala and Amy Robinson Seppala</p>
<p>Signatures</p>	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ Brian J. Seppala Signature of Debtor</p> <p>X /s/ Amy Robinson Seppala Signature of Joint Debtor</p> <p>_____ Telephone Number (if not represented by attorney)</p> <p>12/31/2009 Date</p>	<p>Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed name of Foreign Representative)</p> <p>12/31/2009 Date</p>
<p>Signature of Attorney*</p> <p>X /s/ R. Geoffrey Levy Signature of Attorney for Debtor(s)</p> <p>R. Geoffrey Levy 2666 Printed Name of Attorney for Debtor(s)</p> <p>Levy Law Firm, LLC Firm Name</p> <p>2300 Wayne Street Address</p> <p>_____ Columbia SC 29201</p> <p>803-256-4693 Telephone Number</p> <p>12/31/2009 Date</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>	<p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>_____ X _____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>12/31/2009 Date</p>	

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

In re **Brian J. Seppala**
and
Amy Robinson Seppala

Case No.
Chapter **11**

_____/ Debtor
Attorney for Debtor: **R. Geoffrey Levy**

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case \$ 25,000.00
 - b) Prior to the filing of this statement, debtor(s) have paid \$ 25,000.00
 - c) The unpaid balance due and payable is \$ 0.00
3. \$ 1,039.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
\$375.00 per hour as approved by the Court.
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: **12/31/2009**

Respectfully submitted,

X /s/ R. Geoffrey Levy
Attorney for Petitioner: **R. Geoffrey Levy**
Levy Law Firm, LLC
2300 Wayne Street
Columbia SC 29201

803-256-4693

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

12/31/2009

Date

/s/Brian J. Seppala

Signature of Debtor

Case Number

12/31/2009

Date

/s/Amy Robinson Seppala

Signature of Joint Debtor

DEBTOR COPY COURT COPY
(circle one)

Equity Holders

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

in re Brian J. Seppala
and
Amy Robinson Seppala

Case No.
Chapter 11

_____/ Debtor

Attorney for Debtor: R. Geoffrey Levy

LIST OF EQUITY SECURITY HOLDERS

Number	Registered Name of Holder of Security	Number of Shares	Class of Shares, Kind of Interest
	<i>Debtor has no Equity Security Holders</i>		

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A INDIVIDUAL DEBTOR

Brian J. Seppala and Amy Robinson Seppala of the individual debtors named as

debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that they are true and correct to the best of my knowledge, information and belief.

Date: 12/31/2009

Signature: /s/ Brian J. Seppala

/s/ Amy Robinson Seppala

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

In re *Brian J. Seppala*
and
Amy Robinson Seppala

Case No.
Chapter 11

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
1 <i>Imperial Systems</i> 205 E. Wade Hampton Blvd. Greer SC 29651	Phone: <i>Imperial Systems</i> 205 E. Wade Hampton Blvd. Greer SC 29651			\$ 165,087.19
2 <i>Greer Flooring Center</i> PO Box 105525 Atlanta GA 30348-5525	Phone: <i>Greer Flooring Center</i> PO Box 105525 Atlanta GA 30348-5525			\$ 113,467.59
3 <i>Air Systems Inc.</i> 4 Custom Mill Court Greenville SC 29609	Phone: <i>Air Systems Inc.</i> 4 Custom Mill Court Greenville SC 29609			\$ 101,735.00
4 <i>Tim Kalliavin</i> 366 Pine Drive Greer SC 29651	Phone: <i>Tim Kalliavin</i> 366 Pine Drive Greer SC 29651			\$ 100,000.00
5 <i>Wachovia</i> c/o Bonnie K. Rhudy 300 N. Greene St., 5th Greensboro NC 27401	Phone: <i>Wachovia</i> c/o Bonnie K. Rhudy 300 N. Greene St., 5th Greensboro NC 27401			\$ 98,868.48

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
6 Marsh Furniture Company PO Box 65893 Charlotte NC 28265	Phone: Marsh Furniture Company PO Box 65893 Charlotte NC 28265			\$ 97,536.09
7 84 Lumber 675 South Old Piedmont Hwy Greenville SC 29605	Phone: 84 Lumber 675 South Old Piedmont Hwy Greenville SC 29605			\$ 96,767.83
8 Framers Unlimited & Constr. 516 East North St. Greenville SC 29601	Phone: 864-241-3565 Framers Unlimited & Constr. 516 East North St. Greenville SC 29601			\$ 85,368.15
9 Bank of America PO Box 1091 Charlotte NC 28254-3489	Phone: Bank of America PO Box 1091 Charlotte NC 28254-3489			\$ 84,290.35
10 Bradco Supply Corporation 100 Bi-Lo Boulevard Greenville SC 29607	Phone: Bradco Supply Corporation 100 Bi-Lo Boulevard Greenville SC 29607			\$ 76,140.91
11 A & B Plumbing 64 St. Mark Road Taylors SC 29687	Phone: A & B Plumbing 64 St. Mark Road Taylors SC 29687			\$ 63,388.20
12 Peoples National Bank 45 East Antrim Drive Greenville SC 29607	Phone: Peoples National Bank 45 East Antrim Drive Greenville SC 29607			\$ 63,158.86

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
13 Suburban Construction Inc. 3220 Wade Hampton Blvd. Suite D Taylors SC 29687	Phone: Suburban Construction Inc. 3220 Wade Hampton Blvd. Suite D Taylors SC 29687			\$ 59,645.00
14 Jaymarc Electric, Inc. 16 W. McElhany Rd. Anderson SC 29621	Phone: Jaymarc Electric, Inc. 16 W. McElhany Rd. Anderson SC 29621			\$ 59,316.75
15 Central Insurance Companies PO Box 828 Van Wert OH 45891-0828	Phone: Central Insurance Companies PO Box 828 Van Wert OH 45891-0828			\$ 54,845.55
16 First Tennessee Bank NA 5821 Fairview Road Suite 302 Charlotte NC 28209	Phone: First Tennessee Bank NA 5821 Fairview Road Suite 302 Charlotte NC 28209			\$ 42,458.78
17 Sears - Commercial One PO Box 689131 Des Moines IA 50368-9131	Phone: Sears - Commercial One PO Box 689131 Des Moines IA 50368-9131			\$ 41,804.31
18 Stock Builders Carolina PO Box 404934 Atlanta GA 30384-4934	Phone: Stock Builders Carolina PO Box 404934 Atlanta GA 30384-4934			\$ 37,890.44
19 First Palmetto Savings Bank Attn: Jason Hutto 5321 Sunset Blvd. Lexington SC 29072	Phone: First Palmetto Savings Bank Attn: Jason Hutto 5321 Sunset Blvd. Lexington SC 29072			\$ 36,839.40

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
20 Hazel's Hauling & Grading, LLC Attn: David Hazel 4 Brewster Drive Taylors SC 29687	Phone: Hazel's Hauling & Grading, LLC Attn: David Hazel 4 Brewster Drive Taylors SC 29687			\$ 32,719.60

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I, _____, _____ of the Individual Debtor named as debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that they are true and correct to the best of my knowledge, information and belief.

Date: 12/31/2009

Signature /s/ Brian J. Seppala
Name: Brian J. Seppala

Date: 12/31/2009

Signature /s/ Amy Robinson Seppala
Name: Amy Robinson Seppala

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

The above named debtor, or attorney for the debtor if applicable, does hereby certify that the master mailing list of creditors submitted either on computer diskette or by a typed hardcopy in a scannable format has been compared to, and contains identical information to, the debtor's schedules, statements and lists pursuant to SC LBR 1007-1.

Master mailing list of creditors submitted via:

- (a) _____ computer diskette
(b) x scannable hard copy 17 (number of sheets submitted)

Date: 12/31/2009

Signature /s/ R. Geoffrey Levy
R. Geoffrey Levy, Attorney for Debtor
2300 Wayne Street
Columbia, SC 29201
803-256-4693
District Court I.D. Number: 2666

BANK OF INTERNET
PO BOX 919008
SAN DIEGO CA 92191

CAPITAL ONE
PO BOX 260848
PLANO TX 75026-0848

CHASE HOME FINANCE
PO BOX 9001871
LOUISVILLE KY 40290-1871

CITI MORTGAGE
PO BOX 183040
COLUMBUS OH 43218-3040

THE PALMETTO BANK
PO BOX 49
LAURENS SC 29360

ANDERSON COUNTY TREASURER
PO BOX 1658
ANDERSON SC 29622-1658

GASTON COUNTY TAX COLLECTOR
PO BOX 580326
CHARLOTTE NC 28258-0326

GREENVILLE CTY TAX COLLECTOR
DEPARTMENT 390
PO BOX 100221
COLUMBIA SC 29202-3221

LAURENS COUNTY TAX COLLECTOR
LESLIE CAMPBELL DELINQ TAX
PO BOX 1049
LAURENS SC 29360-1049

OCONEE COUNTY TAX COLLECTOR
PO BOX 494
WALHALLA SC 29691-0494

PICKENS COUNTY TAX COLLECTOR
PO BOX 431
PICKENS SC 29671

SPARTANBURG COUNTY TREASURER
PO BOX 100260
SPARTANBURG SC 29302-3260

29 CONSTRUCTION INC
32 EXODUS WAY
GREER SC 29651

84 LUMBER
675 SOUTH OLD PIEDMONT HWY
GREENVILLE SC 29605

A & B PLUMBING
64 ST MARK ROAD
TAYLORS SC 29687

A TO Z INC
PO BOX 1160
DUNCAN SC 29334

AAA CARPET UPHOLSTERY
AND AIR DUCT CLEANING INC
PO BOX 1228
TAYLORS SC 29687

ACE ENVIRONMENTAL INC
50B CHEROKEE ROAD
PELZER SC 29669-9183

ACTION CONCRETE PUMPING INC
PO BOX 3569
GREENVILLE SC 29608

AIR SYSTEMS INC
4 CUSTOM MILL COURT
GREENVILLE SC 29609

AMERICAN EXPRESS
PO BOX 981535
EL PASO TX 79998-1535

AMERICA'S LIGHTING
1200 WOODRUFF ROAD
SUITE B-11
GREENVILLE SC 29607

AUTO-OWNERS INSURANCE
PO BOX 30315
LANSING MI 48909-7815

BANK OF AMERICA
PO BOX 15019
WILMINGTON DE 19886-5019

BANK OF AMERICA
PO BOX 1091
CHARLOTTE NC 28254-3489

BARTIMAEUS INC
600 PROGRESS INDUSTRIAL BLVD
SUITE 201
LAWRENCEVILLE GA 30043

BELLESTONE HOMEOWNERS ASSOC
PO BOX 51116
PIEDMONT SC 29673

BILLY J BOLDING
329 BOOGER BRANCH RD
SIX MILE SC 29682

BRADCO SUPPLY CORPORATION
100 BI-LO BOULEVARD
GREENVILLE SC 29607

BROOKS & AUTUMN WOODS HOA
C/O JOYNER PROPERTY MANAGEMENT
PO BOX 16059
GREENVILLE SC 29606

C & B ELECTRICAL SERVICES INC
10024 PELHAM ROAD EXT
SIMPSONVILLE SC 29681

C & J ENTERPRISES
815 POPLAR DR EXT
GREER SC 29651

C & M RESTROOMS LLC
PO BOX 141
SIMPSONVILLE SC 29681

CABINET INSTALLATION
3429 RUTHERFORD ROAD EXT
SUITE B
TAYLORS SC 29687

CALLSOURCE
31280 OAK CREST DRIVE
SUITE 3
WESTLAKE VILLAGE CA 91361

CAPITAL BANK
ATTN BILL ROUGHTON
1200 W WADE HAMPTON BLVD
GREER SC 29650

CARPET ONE INTERIORS BY TOMMY
5150 WADE HAMPTON BLVD
TAYLORS SC 29687

CEDAR GLEN HOMEOWNERS ASSOC
C/O C DAN JOYNER PROP MGMT
PO BOX 16059
GREENVILLE SC 29606

CEMEX
PO BOX 905875
CHARLOTTE NC 28290-5875

CENTRAL INSURANCE COMPANIES
PO BOX 828
VAN WERT OH 45891-0828

CENTURY CONCRETE
PO BOX 2524
GREER SC 29651

CHAD SEPPALA
2 EXODUS WAY
GREER SC 29651

CHARTWELL ESTATES II COM ASSO
C/O DAN JOYNER PROP MGMT
PO BOX 16059
GREENVILLE SC 29606

CIT TECHNOLOGY FIN SVC INC
ATTN CUSTOMER SERVICE
21146 NETWORK PLACE
CHICAGO IL 60673-1211

CORNERSTONE NATIONAL BANK
45 FARRIS BRIDGE ROAD
GREENVILLE SC 29617

CORY KINNUNEN
30 BIRCH TREE RD
GREER SC 29651

COUNTRY CHASE HOA INC
C/O CHASTINE PROP MGMT LLC
700 AIRPORT RD
GREENVILLE SC 29607

CRESCENT CREEK HOA
C/O C DAN JOYNER PROP MGMT
PO BOX 16059
GREENVILLE SC 29606

CROSS CONSTRUCTION
105 BULLS RD
TAYLORS SC 29687

CUSTOM STONE WORKS
48 DONKLE ROAD
GREENVILLE SC 29609

D & E CONCRETE
801 DILLS FARM WAY
GREER SC 29651-5571

DANIEL T JONES III CPA PA
904 E WASHINGTON ST
GREENVILLE SC 29601

DELTACOM
PO BOX 740597
ATLANTA GA 30374-0597

DIAMOND SPRINGS
PO BOX 667887
CHARLOTTE NC 28266-7887

DISCOVER CARD
PO BOX 30943
SALT LAKE CITY UT 84130

DUKE ENERGY
PO BOX 70516
CHARLOTTE NC 28272-0515

EAGLE PRINTING
3058 WADE HAMPTON BLVD
TAYLORS SC 29687

ELITE SIGNS
2573 EAST PHILLIPS ROAD
GREENVILLE SC 29615

EVERETT LUMPKIN
23 BALLART CT
GREENVILLE SC 29605

FIRESIDE HEARTH & HOME
H & I PARENT CORP
PO BOX 277703
ATLANTA GA 30384-7703

FIRST NATIONAL BANK OF SOUTH
PO BOX 3508
SPARTANBURG SC 29304-3508

FIRST PALMETTO SAVINGS BANK
ATTN JASON HUTTO
5321 SUNSET BLVD
LEXINGTON SC 29072

FIRST TENNESSEE BANK NA
5821 FAIRVIEW ROAD
SUITE 302
CHARLOTTE NC 28209

FORKS AT BEAVERDAM HOA
C/O STARLITE EXPRESS INC
PO BOX 80598
SIMPSONVILLE SC 29680

FRAMERS UNLIMITED & CONSTR
516 EAST NORTH ST
GREENVILLE SC 29601

G & K SERVICES - GREENVILLE
1625 HERAEUS BLVD
BUFORD GA 30518

GARAGE DOOR SERVICES INC
PO BOX 181
LYMAN SC 29365

GEOTRACK TECHNOLOGIES INC
3620 PELHAM ROAD
PMB-292
GREENVILLE SC 29615-5044

GRAND SOUTH BANK
PO BOX 6548
GREENVILLE SC 29606

GRANITE CUSTOM KITCHEN & BATH
242 NEELY FERRY ROAD
SUITE A
SIMPSONVILLE SC 29680

GREENVILLE NEWS
PO BOX 1688
GREENVILLE SC 29602

GREENVILLE REAL ESTATE GUIDE
PO BOX 5691
GREENVILLE SC 29606

GREENVILLE WATER SYSTEM
PO BOX 687
GREENVILLE SC 29602-0687

GREER FLOORING CENTER
PO BOX 105525
ATLANTA GA 30348-5525

HARDAWAY CONCRETE UPSTATE INC
AGGREGATE INDUSTRIES
PO BOX 601493
CHARLOTTE NC 28260-1493

HAZEL'S HAULING & GRADING LLC
ATTN DAVID HAZEL
4 BREWSTER DRIVE
TAYLORS SC 29687

HD SUPPLY
DBA HD SUP PLBG/HVAC LTD
PO BOX 601976
CHARLOTTE NC 28260-1976

HEATON'S SEPTIC
DBA HEATON SEPTIC
116 KNOXETOWN
EASLEY SC 29640

HERALD-JOURNAL
PO BOX 1657
BOILING SPRINGS SC 29316

HINSON MANAGEMENT INC
PO BOX 160207
GREER SC 29652

HIRED KILLERS
PO BOX 1260
THE LAKES NV 88901-6029

HOME DEPOT
PO BOX 6029
GREER SC 29651

IMPERIAL SYSTEMS
205 E WADE HAMPTON BLVD
GREER SC 29651

INFOSERVE USA
3349 MONROE AVENUE
#235
ROCHESTER NY 14618

IRON MAN
203 W BELVEDERE ROAD
GREENVILLE SC 29605

JAYMARC ELECTRIC INC
16 W MCELHANY RD
ANDERSON SC 29621

JIM HICKS AND COMPANY LLC
4136 CLEMSON ROAD
ANDERSON SC 29621

JOHN B WILLIAMS ESQUIRE
ATTORNEY FOR CHERYL MITCHUM
PO BOX 1288
MONCKS CORNER SC 29461

JOSEPH G ARMSTRONG LLC
201 WEST STONE AVENUE
GREENVILLE SC 29609

JWM NAILS LLC
WALTER JARAMILLO
7 GRAYHAWK WAY
SIMPSONVILLE SC 29681

KIRBY SANITATION
DIVISION OF C & J
PO BOX 1116
GREER SC 29652

LANAVE SHELVING
469 KIRBY RD
MOORESBORO NC 28114

LAURENS COUNTY WATER AND SEWER
PO BOX 1006
LAURENS SC 29360-1006

LENHARDT VILLAGE HOA
3445 PELHAM ROAD
SUITE 102
GREENVILLE SC 29615

LONDON RAIN IRRIGATION
2502 BRUSHY CREEK ROAD
GREER SC 29650

LONG HEAT & AIR CONDITIONING
109 ANGIE LANE
SIMPSONVILLE SC 29681

MARIETTA WATER FIRE SANITATION
& SEWER
PO BOX 249
MARIETTA SC 29661

MARSH FURNITURE COMPANY
PO BOX 65893
CHARLOTTE NC 28265

MARTIN & COMPANY LLC
C/O ANNA METZ
170 WEXFORD DRIVE
ANDERSON SC 29621

MASTERBRAND CABINETS INC
ATTN JOLENE GREENER
PO BOX 420
JASPER IN 47547-0420

MEDINAS HAULING INC
2300 QUARRY RD
GRAY COURT SC 29645

MIKE POULOS
110 BRANDI-STARR CT
GREER SC 29651

MK ELECTRIC
C/O MARK KURYLO
271 FAYE COURT
GREER SC 29651

NATIONAL HOME INSURANCE CO
ATTN CATHERINE SWEENEY
ONE DENVER HIGHLANDS
DENVER CO 80231

NBSC
1324 W WADE HAMPTON BLVD
GREER SC 29650

NEC FINANCIAL SERVICES INC
24189 NETWORK PLACE
CHICAGO IL 60673-1241

NEW HOME FINDER/NETWORK COMM
PO BOX 402168
ATLANTA GA 30384-2168

NORTH STAR DRYWALL
PO BOX 127
TAYLORS SC 29687

NW WHITE & CO
DEPT 341
PO BOX 100199
COLUMBIA SC 29202-3199

PALM BEACH COFFEE ROASTERS LLC
3535 HIGH RIDGE ROAD
BOYNTON BEACH FL 33426

PEOPLES NATIONAL BANK
45 EAST ANTRIM DRIVE
GREENVILLE SC 29607

PIEDMONT NATURAL GAS
PO BOX 70904
CHARLOTTE NC 28272-0904

PLUS INC
PO BOX 5643
GREENVILLE SC 29606

PREMIER STREET CLEANING
PO BOX 838
TAYLORS SC 29687

PRESERVE AT MOUNTAIN CREEK HOA
C/O C DAN JOYNER PROP MGMT
PO BOX 16059
GREENVILLE SC 29606

PRO-BUILD EAST LLC
259 ACCESS RD
SPARTANBURG SC 29305

QUALITY BUILDERS WARANTY
325 NORTH SECOND STREET
LEMOYNE PA 17043

RAFAEL MARTINEZ MASONRY INC
701 QUILLEN AVENUE
FOUNTAIN INN SC 29644

RC CONTRACTOR LLC
215 DUNCAN CHAPEL RD
APT 33
GREENVILLE SC 29617

RESOURCE REAL ESTATE SERVICES
PO BOX 5181
GREENVILLE SC 29606

RICK'S FIBERGLASS REPAIR
PO BOX 61
KINGS MOUNTAIN NC 28086

SC BANK & TRUST
PO BOX 2486
ORANGEBURG SC 29116

SEARS - COMMERCIAL ONE
PO BOX 689131
DES MOINES IA 50368-9131

SIGN SOURCE INC
1200 WOODRUFF ROAD
C-18
GREENVILLE SC 29607

SITE DESIGN INC
420 EAST PARK AVENUE
SUITE 100
GREENVILLE SC 29601

SOUTHERN POOLS
1421 WEST WADE HAMP BLVD
GREER SC 29650

SOUTHERN STAIRCASE
PO BOX 536899
ATLANTA GA 30353-6899

SOUTHERN STYLE LAWN
MAINTENANCE LLC
12 CORAL DRIVE
TAYLORS SC 29687

SPRING HAVEN ORR HOA
C/O C DAN JOYNER PROP MGMT
PO BOX 16059
GREENVILLE SC 29606

SPRINT
PO BOX 4181
CAROL STREAM IL 60197-4181

STOCK BUILDERS CAROLINA
PO BOX 404934
ATLANTA GA 30384-4934

SUBURBAN CONSTRUCTION INC
3220 WADE HAMPTON BLVD
SUITE D
TAYLORS SC 29687

TARGET NATIONAL BANK
C/O TARGET CREDIT SERVICES
PO BOX 5937
MINNEAPOLIS MN 55459-0317

TCI CONTRACTING LLC
4080 MCGINNIS FERRY ROAD
SUITE 1503
ALPHARETTA GA 30005

TENNEY PERMITTING COMPANY
5 PHILLIP MEADOW WAY
TRAVELERS REST SC 29690

THE BROOKS & AUTUMN WOODS HOA
C/O C DAN JOYNER PROP MGMT
PO BOX 16059
GREENVILLE SC 29606

THE COPY SPOT
722 LOWNDES HILL ROAD
GREENVILLE SC 29607

THE LIGHTING CENTER INC
5200 WADE HAMPTON BLVD
TAYLORS SC 29687

THE PALMETTO BANK
PO BOX 48
LAURENS SC 29360

THE REAL ESTATE BOOK
TREB GREENVILLE - NEED ADDRESS
ATLANTA GA 30384-2168

THOMAS CONCRETE OF SC INC
PO BOX 725569
ATLANTA GA 31139

TIGER STRIPES LAWN MAINTENANCE
25 N JONES ROAD
TAYLORS SC 29687

TIM KALLIAVIN
366 PINE DRIVE
GREER SC 29651

TOLLEY'S PRESSURE WASHING
24 WALLACE STREET
GREENVILLE SC 29605

TUCKER MATERIAL INC
PO BOX 8
TAYLORS SC 29687

UPSTATE GUTTERS
1754 WOODRUFF ROAD
SUITE 164
GREENVILLE SC 29607

UPSTATE SPECIALITY PRODUCTS
PO BOX 446
DUNCAN SC 29334

WACHOVIA
C/O BONNIE K RHUDY
300 N GREENE ST 5TH FLOOR
GREENSBORO NC 27401

WACHOVIA CARD SERVICES
PO BOX 563966
ATLANTA GA 30348-5204

WHITE OAK RIDGE HOA
C/O C DAN JOYNER PROP MGMT
PO BOX 16059
GREENVILLE SC 29606

WSI WEBWORKS
235 ADLEY WAY
GREENVILLE SC 29607

YOUNGBLOOD DEVELOPMENT CORP
1909A EAST MAIN STREET
EASLEY SC 29640

CONSEPT HOMES
514 EAST NORTH STREET
GREENVILLE SC 29601

DIMENSIONAL DESIGN LLC
514 EAST NORTH STREET
GREENVILLE SC 29601

FRAMERS UNLIMITED
514 EAST NORTH STREET
GREENVILLE SC 29601

SCOTT AND KATHY WHITHAM
106 SHOVLER CT
GREENVILLE SC 29607